

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

ROBERT S. DURCHO  
DIANE DURCHO  
Debtor(s)

Case No. 16-20173TPA

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**CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/21/2016.
- 2) The plan was confirmed on 03/18/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 03/18/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 07/25/2016.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 9.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,190.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

|  |          |
|--|----------|
| Total paid by or on behalf of the debtor | \$928.00 |
| Less amount refunded to debtor           | \$701.00 |

**NET RECEIPTS:** **\$227.00**

**Expenses of Administration:**

|                                       |         |
|---------------------------------------|---------|
| Attorney's Fees Paid Through the Plan | \$72.82 |
| Court Costs                           | \$0.00  |
| Trustee Expenses & Compensation       | \$36.18 |
| Other                                 | \$0.00  |

**TOTAL EXPENSES OF ADMINISTRATION:** **\$109.00**

Attorney fees paid and disclosed by debtor: \$300.00

**Scheduled Creditors:**

| Creditor Name                  | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|--------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| AC AUTOPAY LLC                 | Secured   | 11,689.00       | 15,634.42      | 15,634.42     | 0.00           | 0.00      |
| ADVANTAGE AUTO SALES           | Unsecured | 11,982.67       | NA             | NA            | 0.00           | 0.00      |
| AFNI                           | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| AFNI                           | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| AFSA/ACS                       | Unsecured | 24,076.00       | NA             | NA            | 0.00           | 0.00      |
| ALLEGHENY KISKI POSTAL FCU     | Unsecured | 2,211.00        | NA             | NA            | 0.00           | 0.00      |
| ALLEGHENY OPHTHALMOLOGY A      | Unsecured | 80.00           | NA             | NA            | 0.00           | 0.00      |
| AMERICAN INFOSOURCE LP - AGEI  | Unsecured | 482.00          | 481.09         | 481.09        | 0.00           | 0.00      |
| AMERICAN INFOSOURCE LP AGEN'   | Unsecured | 369.00          | 362.78         | 362.78        | 0.00           | 0.00      |
| AMERICAN INFOSOURCE LP AGEN'   | Unsecured | 555.00          | 763.08         | 763.08        | 0.00           | 0.00      |
| ASSET ACCEPTANCE CORP          | Unsecured | 3,300.00        | NA             | NA            | 0.00           | 0.00      |
| ATLAS ACQUISITIONS LLC - AS AS | Unsecured | 187.00          | 186.93         | 186.93        | 0.00           | 0.00      |
| ATLAS ACQUISITIONS LLC - AS AS | Unsecured | NA              | 580.88         | 580.88        | 0.00           | 0.00      |
| BRADDOCK CENTER FOR BEHAVIC    | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| CAPITAL ONE(*)                 | Unsecured | 222.00          | NA             | NA            | 0.00           | 0.00      |
| CAPITAL ONE(*)                 | Unsecured | 1,091.00        | NA             | NA            | 0.00           | 0.00      |
| CITY OF ARNOLD (PERCAP)        | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| CLERK, U S BANKRUPTCY COURT    | Priority  | NA              | NA             | 118.00        | 118.00         | 0.00      |
| COLLECTION SERVICE CENTER IN   | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| COMCAST*++                     | Unsecured | 410.00          | NA             | NA            | 0.00           | 0.00      |
| CREDIT MANAGEMENT CO           | Unsecured | 54.00           | NA             | NA            | 0.00           | 0.00      |
| DITECH FINANCIAL LLC           | Secured   | 71,663.00       | 88,373.84      | 0.00          | 0.00           | 0.00      |
| ECMC(*)                        | Unsecured | 0.00            | 34,158.16      | 34,158.16     | 0.00           | 0.00      |
| EXETER FINANCE CORP            | Unsecured | 7,367.00        | 8,174.85       | 8,174.85      | 0.00           | 0.00      |
| FIRST NATIONAL BANK OF PA**    | Unsecured | 365.00          | NA             | NA            | 0.00           | 0.00      |
| FIRST PREMIER BANK             | Unsecured | 91.00           | NA             | NA            | 0.00           | 0.00      |
| GEC/QVC                        | Unsecured | 900.00          | NA             | NA            | 0.00           | 0.00      |
| GREATER PITT SBURGH ORTHOPA    | Unsecured | 1,050.00        | NA             | NA            | 0.00           | 0.00      |
| HOME SHOPPING NETWORK++        | Unsecured | 700.00          | NA             | NA            | 0.00           | 0.00      |
| HUNTINGTON NATIONAL BANK(*)    | Unsecured | NA              | 1,463.62       | 1,463.62      | 0.00           | 0.00      |

| <b><u>Scheduled Creditors:</u></b> |           |                 |                |               |                |           |
|------------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| Creditor Name                      | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
| INTERNAL REVENUE SERVICE*          | Priority  | 0.00            | 0.00           | 0.00          | 0.00           | 0.00      |
| JEFFERSON CAPITAL SYSTEMS LLC      | Unsecured | 276.00          | NA             | NA            | 0.00           | 0.00      |
| JEFFREY GOLEMBIEWSKI(*)            | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| KELLY & WOOD LTD                   | Unsecured | 329.19          | NA             | NA            | 0.00           | 0.00      |
| LVNV FUNDING LLC, ASSIGNEE         | Unsecured | 722.00          | NA             | NA            | 0.00           | 0.00      |
| MEDICREDIT CORP                    | Unsecured | 40.00           | NA             | NA            | 0.00           | 0.00      |
| MUNIC AUTH CITY NEW KENSING        | Unsecured | 350.00          | NA             | NA            | 0.00           | 0.00      |
| NATIONAL RECOVERY AGENCY G         | Unsecured | 80.00           | NA             | NA            | 0.00           | 0.00      |
| NATIONAL RECOVERY AGENCY G         | Unsecured | 80.00           | NA             | NA            | 0.00           | 0.00      |
| PA DEPARTMENT OF REVENUE*          | Unsecured | 32.95           | 41.55          | 41.55         | 0.00           | 0.00      |
| PA DEPARTMENT OF REVENUE*          | Priority  | 1,038.19        | 1,038.19       | 1,038.19      | 0.00           | 0.00      |
| PA MUNICIPAL SERVICE CO            | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| PA MUNICIPAL SERVICE CO            | Unsecured | 200.00          | NA             | NA            | 0.00           | 0.00      |
| PEOPLES NATURAL GAS CO LLC*        | Unsecured | 1,560.80        | 1,530.08       | 1,530.08      | 0.00           | 0.00      |
| PEOPLES NATURAL GAS COMPAN'        | Unsecured | 0.00            | 1,530.08       | 0.00          | 0.00           | 0.00      |
| PRA/PORTFOLIO RECOVERY ASSO        | Unsecured | 1,576.00        | NA             | NA            | 0.00           | 0.00      |
| PREMIER BANKCARD/CHARTER           | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| RJM ACQUISITIONS LLC*++            | Unsecured | 58.00           | NA             | NA            | 0.00           | 0.00      |
| RON AND MARICIA SUDO               | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| RONALD SCARIES                     | Unsecured | 1,900.00        | NA             | NA            | 0.00           | 0.00      |
| SPRINT CORP(*)                     | Unsecured | 2,000.00        | 2,254.53       | 2,254.53      | 0.00           | 0.00      |
| STATE COLLECTION SERVICE INC       | Unsecured | 339.50          | 399.50         | 399.50        | 0.00           | 0.00      |
| TAMMY BERNARDO                     | Unsecured | 2,000.00        | NA             | NA            | 0.00           | 0.00      |
| UNIVERSITY OF PGH PHYSICIAN        | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| UPMC(*)                            | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| WEST PENN POWER**                  | Unsecured | 1,710.73        | 2,241.94       | 2,241.91      | 0.00           | 0.00      |

| <b><u>Summary of Disbursements to Creditors:</u></b> |                      |                       |                      |
|--|----------------------|-----------------------|----------------------|
|  | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Interest Paid</u> |
| <b>Secured Payments:</b>                             |                      |                       |                      |
| Mortgage Ongoing                                     | \$0.00               | \$0.00                | \$0.00               |
| Mortgage Arrearage                                   | \$0.00               | \$0.00                | \$0.00               |
| Debt Secured by Vehicle                              | \$15,634.42          | \$0.00                | \$0.00               |
| All Other Secured                                    | \$0.00               | \$0.00                | \$0.00               |
| <b>TOTAL SECURED:</b>                                | <b>\$15,634.42</b>   | <b>\$0.00</b>         | <b>\$0.00</b>        |
| <b>Priority Unsecured Payments:</b>                  |                      |                       |                      |
| Domestic Support Arrearage                           | \$0.00               | \$0.00                | \$0.00               |
| Domestic Support Ongoing                             | \$0.00               | \$0.00                | \$0.00               |
| All Other Priority                                   | \$1,156.19           | \$118.00              | \$0.00               |
| <b>TOTAL PRIORITY:</b>                               | <b>\$1,156.19</b>    | <b>\$118.00</b>       | <b>\$0.00</b>        |
| <b>GENERAL UNSECURED PAYMENTS:</b>                   | <b>\$52,638.96</b>   | <b>\$0.00</b>         | <b>\$0.00</b>        |

**Disbursements:**

|                            |                 |
|----------------------------|-----------------|
| Expenses of Administration | <u>\$109.00</u> |
| Disbursements to Creditors | <u>\$118.00</u> |

**TOTAL DISBURSEMENTS :** **\$227.00**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 10/27/2016

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.